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Transaction authorization and alert system

Publication number: EP0745961

Publication date: 1996-12-04

Inventors: BLONDER GREGG E (US); GREENSPAN
STEVEN LLOYD (US); MIKURAK J ROBERT
(US); SUGLA BINAY (US)

Applicant: AT & T CORP (US)

Classification:

- international: G07C9/00; G06Q20/00; G06Q40/00; G07F7/08;
  G07G1/12; G07F19/00; G06Q20/00; G06Q40/00;
  G07F7/08; G07G1/12; (IPC1-7); G07F7/08

- European: G06Q20/00R6A; G07F7/08F4

Application number: EP19960303619 19960523

Priority number(s): US19950464639 19950605

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Abstract of EP0745961

An automated method for alerting a customer that a transaction is being initiated and for authorizing the transaction based on a
confirmation/approval by the customer thereto. In accordance with one illustrative embodiment, a request to authorize the
transaction is received, wherein the request includes a customer identifier; a determination is made whether to authorize the
transaction based on the customer identifier; if the determination is to authorize the transaction, that fact is communicated to the
customer; a confirmation that the transaction should, in fact, be authorized is received back from the customer; and the
transaction is authorized in response to the customer's confirmation thereof. In accordance with another illustrative embodiment,
a transaction initiated by an agent of the customer (i.e., the principal) is authorized by the principal when one or more threshold
parameters that may be pre-defined by the principal are exceeded. A preferred method of alerting the customer and receiving a
confirmation to authorize the transaction back from the customer is illustratively afforded by conventional two-way pagers.
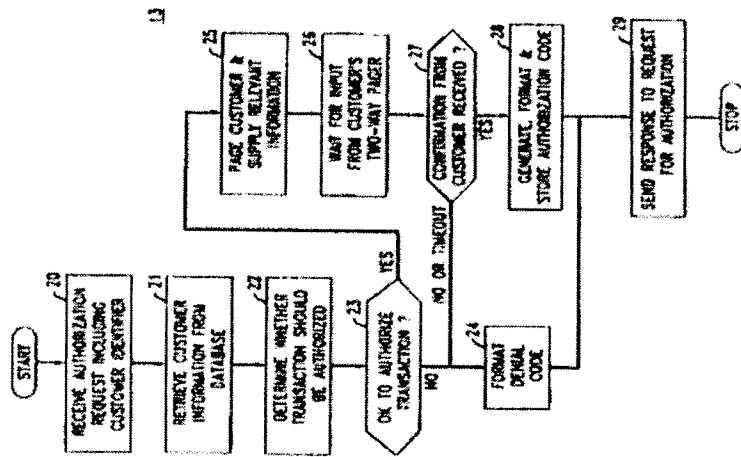
Also published as:

🔲 US5708422 (A1)
🔲 JP9330397 (A)
🔲 EP0745961 (A3)
🔲 CA2176183 (A1)
🔲 EP0745961 (B1)

Cited documents:

🔲 WO9412864
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FIG. 10